

Information to identify the case:Debtor 1 **Manuel Godinez Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4538**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Texas**Case number: **19-11393-tmd**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Manuel Godinez Jr.

1/16/20**For the
court:**Barry D. Knight
Clerk of the Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Manuel Godinez, Jr.
Debtor

Case No. 19-11393-tmd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 30

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db
17881711 +Manuel Godinez, Jr., 9001 Northgate Blvd., #219, Austin, TX 78758-6409
17881716 +Cash Advance America Inc., 3017 Douglas Blvd, Roseville, CA 95661-3848
17881718 +Home Credit, Attn: Bankruptcy, Po Box 2394, Omaha, NE 68103-2394
+Merchants & Professional Credit Bureau, Attn: Bankruptcy, 5508 Parkcrest Dr Ste. 210, Austin, TX 78731-4929
17917491 +PCS Metro Wireless, 2250 Lakeside Blvd., Richardson, TX 75082-4304
17881721 +Progressive Leasing, P.O. Box 413110, Salt Lake City, UT 84141-3110
17881724 +Sun Loan #360, 4410 E Riverside Drive, Austin, TX 78741-4799
17881729 ++TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576
(address filed with court: Why Not Lease It, 1750 Elm Street Suite 1200, Manchester, NH 03104)
17881726 +Texas Dps Credit Union, Po Box 15346, Austin, TX 78761-5346
17881727 +Title Max, 6503 Westminster Ave, Westminster, CA 92683-3625
17881730 Woodforest Bank, 220 US-6, Milford, PA 18337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QJPLOWE.COM Jan 17 2020 05:38:00 John Patrick Lowe, 2402 East Main Street, Uvalde, TX 78801-4943
ust
+E-mail/Text: ustpregion07.au.ecf@usdoj.gov Jan 17 2020 00:52:54
United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
17881709 EDI: ATTWIREBK.COM Jan 17 2020 05:38:00 AT&T Uverse, P.O. Box 5014, Carol Stream, IL 60197-5014
17881707 +E-mail/Text: mnapoletano@ars-llc.biz Jan 17 2020 00:53:33 Ability Recovery Service, Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262
17881708 +EDI: PHINAMERI.COM Jan 17 2020 05:38:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
17881710 +EDI: RMSC.COM Jan 17 2020 05:38:00 Care Credit, 950 Forrer Blvd., Dayton, OH 45420-1469
17881712 +E-mail/Text: bncnotices@becket-lee.com Jan 17 2020 00:53:41 Conn Appliances Inc, Box 2358, Beaumont, TX 77704-2358
17881713 +EDI: CCS.COM Jan 17 2020 05:38:00 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
17881714 +E-mail/Text: bknotice@ercbpo.com Jan 17 2020 00:53:09 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
17881715 +EDI: PHINAMERI.COM Jan 17 2020 05:38:00 GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
17881717 +E-mail/Text: bncnotices@becket-lee.com Jan 17 2020 00:52:22 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
17881719 +EDI: MID8.COM Jan 17 2020 05:38:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
17881720 E-mail/Text: bankruptcy@nationalcreditsystems.com Jan 17 2020 00:52:16 National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131
17882114 +EDI: PRA.COM Jan 17 2020 05:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
17881723 EDI: NEXTEL.COM Jan 17 2020 05:38:00 Sprint, P.O. Box 54977, Los Angeles, CA 90054-0977
17881722 E-mail/Text: bankruptcy@speedyinc.com Jan 17 2020 00:52:32 Speedy Cash, 3611 North Ridge Road, Wichita, KS 67205-1214
17881725 +EDI: RMSC.COM Jan 17 2020 05:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
17881728 +EDI: VERIZONCOMB.COM Jan 17 2020 05:38:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
17881731 +EDI: WABK.COM Jan 17 2020 05:38:00 World Finance Corp/World Acceptance, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

John Patrick Lowe pat.lowe.law@gmail.com, plowe@ecf.axosfs.com
Nicholas M Wajda on behalf of Debtor Manuel Godinez, Jr. nick@recoverylawgroup.com,
r47098@notify.bestcase.com
United States Trustee - AU12 ustpreion07.au.ecf@usdoj.gov

TOTAL: 3